IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Kemper et al.

Title: SYSTEM AND METHOD FOR

VERIFYING LOAN DATA AT

DELIVERY

Appl. No.: 10/737,298

Filing Date: 12/16/2003

Examiner: Hamilton, Lalita M.

Art Unit: 3691

Confirmation 7677

Number:

AMENDMENT AND REPLY UNDER 37 CFR 1.116

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

This communication is responsive to the Final Office Action dated November 10, 2009, concerning the above-referenced patent application.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this document

Remarks begin on page 10 of this document.

Please amend the application as follows: